

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: James A Reagan

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

5

Sir:

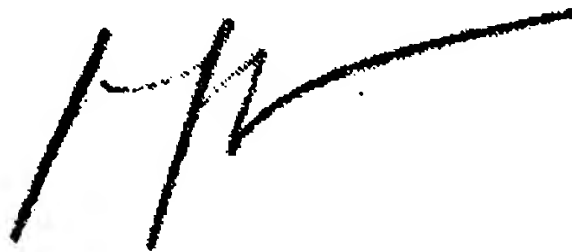
In reply to Final Office Action Letter mailed on Nov 2, 2006, we respectfully ask the examiner to consider our response below.

10

Remarks starts from page 2-13

Thank you.

Yours truly,



15

Khai Kwan

023336

20 Nov 2006

ENTER
QAL